



Best Available Copy

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: David R. Larsen
SERIAL NO.: 09/534,201
FILING DATE: March 24, 2000
TITLE: RECONCILING COMBINATIONS OF TRANSACTIONS
EXAMINER: James A. Kramer
GROUP ART UNIT: 3627
ATTY. DKT. NO.: 4760

MAIL STOP AF
COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VA 22313-1450

DECLARATION OF DAVID R. LARSEN

I, David R. Larsen, hereby declare the following:

1. I am the inventor of the invention described and claimed in United States Patent Application Serial Number 09/534,201, entitled "Reconciling Combinations of Transactions," filed on March 24, 2000 (hereafter "the Application").

2. I have been employed by Intuit Inc. ("Intuit"), since March 3, 1997. My title at Intuit is "Architect." Intuit has a place of business at 2750 Coast Avenue, Mountain View, CA 64043. Intuit is the assignee of the Application.

3. I am providing this declaration to establish a) conception of the invention described and claimed in the Application prior to the publication

date of Check Free's Recon Plus for Windows, dated February 29, 2000 ("Recon Plus"), and b) due diligence from prior to the effective date of Recon Plus (February 29, 2000) to the filing date of the Application (March 24, 2000). The Examiner cited Recon Plus for Windows in an Office Action dated August 15, 2005.

Conception

4. During my employment with Intuit, I conceived of methods, systems, and computer program products for reconciling combinations of transactions (hereafter "the Invention") that are described and claimed in the Application. This conception occurred prior to February 29, 2000, the effective date of Recon Plus for Windows.

5. Attached hereto as Exhibit A is an email message dated February 10, 1999, which includes a copy of the Improved OLI Feature Team meeting minutes for the meeting held on February 3, 1999. As indicated in the email message, in this meeting the features of auto-matching transactions, one-to-many matching of transactions, and many-to-many matching of transactions were discussed.

6. Attached hereto as Exhibit B is an email message dated February 11, 1999, which includes a copy of the Improved OLI Feature Team meeting minutes for the meeting held on February 10, 1999. As indicated in the email message, participants in this meeting discussed proposed functionality for

matching transactions that occur as a single transaction in a download and two in the register or vice versa (one-to-many matching). The implementation described is one embodiment of the claimed invention.

7. Attached hereto as Exhibit C is a screen mockup dated March 12, 1999, which shows an example of functionality for automatically identifying and reconciling two downloaded transactions with a single register transaction (one-to-many matching). This screen mockup was generated on March 12, 1999 and illustrates one embodiment of the claimed invention.

8. Attached hereto as Exhibit D is a screen mockup dated March 12, 1999, which shows an example of functionality for automatically identifying and reconciling a single downloaded transaction with two register transactions (one-to-many matching). This screen mockup was generated on March 12, 1999 and illustrates one embodiment of the claimed invention.

9. Accordingly, the invention described and claimed by the Application was conceived prior to February 29, 2000.

Diligence

10. Amir H. Raubvogel, a patent attorney, prepared the Application. I met with Mr. Raubvogel on February 16, 2000 to discuss the invention. On March 21, 2000, Mr. Raubvogel mailed me a draft application for my review and execution. Attached hereto as Exhibit E is a true and correct copy of the cover letter that accompanied this draft.

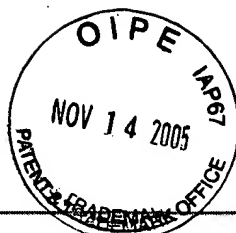
10. I reviewed and executed the Application and returned it to Mr. Raubvogel. The executed Application was filed on March 24, 2000.

11. Accordingly, the Invention was constructively reduced to practice at least as early as March 24, 2000, and diligence was present from prior to the effective date of Recon Plus for Windows (February 29, 2000) to the date of constructive reduction to practice.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

11/2/2005
Date

David R. Larsen
David R. Larsen



Cathy Martin

From: Larsen, David [David_Larsen@intuit.com]
Sent: Wednesday, February 10, 1999 11:28 AM
To: Avila, Shiena; Hackleman, James; Knievel, Dale; Kwong, Roland; McCarthy, Adrian; Metz, Tom; Olsen, Dan; Tait, Laura
Subject: FW: Improved OLI Feature Team meeting minutes for 2/3/99

I noticed that my address list was "emptied" for some reason, so you may not have received this last week. Just in case, I'm sending it again.

Dave

-----Original Message-----

From: Larsen, David
Sent: Friday, February 05, 1999 10:30 AM
Cc: Morrissey, Cora-Lea
Subject: Improved OLI Feature Team meeting minutes for 2/3/99

Attendees: Dave Larsen, Dale Knievel, Roland Kwong, Tom Metz, Adrian McCarthy

1. Dave had sent some UI screenshots and a description of the algorithm for converting a wizard-based 401K account to one that is downloadable.
 - Tom will get with Dave to discuss and improve the wording where appropriate.
 - Two questions arose in the discussion of the algorithm:
 - Do we void cash transactions, e.g. transfers from paycheck? This would require that during Compare to Register the user would need to identify them as New, rather than Matching.
 - What happens with users who set up the account as wizard-based in order to get the 401K Account view, but then delete the wizard transactions and enter their own from their statements?
1. We also discussed the "Split Cash Transactions" document Dave had sent. This discusses what to do in the case where the FI reports cash transactions such as Employee and Employer match contributions in 1 transaction when the user has them in the register separately, or vice versa. It is easy to make a case for either scenario.
 - Issues raised:
 - How do we represent these internally once the user identifies how they are matched?
 - Consider that they may not be just 1 to many or many to 1, but potentially many to many (i.e., throw a loan payment into the mix; this may or may not be included with the normal contributions).
 - The proposed UI is not as clear to the user as we would like.
 - Can we do some "auto-matching" to help the process along?
 - What if not all of the transactions required for the match are in the register yet? We handle the case of adding complete New transactions, but not transactions needed to complete a match.
 - Suppose the FI just does a ShrsIn for the Employer match, rather than accepting the cash and doing a Buy. Is this very likely?

Exhibit A

10/14/2005

Cathy Martin

From: Larsen, David [David_Larsen@intuit.com]
Sent: Thursday, February 11, 1999 10:26 AM
To: Avila, Shiena; Hackleman, James; Knievel, Dale; Kwong, Roland; McCarthy, Adrian; Metz, Tom; Olsen, Dan; Tait, Laura
Cc: Morrissey, Cora-Lea
Subject: Minutes for 2/10/99 Improved OLI Feature Team

Attendees: Dave Larsen, Dale Knievel, Roland Kwong, Tom Metz, Adrian McCarthy

Discussed another cut at dealing with the problem of cash transactions that are "split", e.g. 401K contributions from both employee and employer that occur as 1 transaction in the download and 2 in the register or vice versa. A proposal had been sent out earlier in the day; see below.

Consensus was that this approach seems to solve the problem reasonably well.

- * Clarified that this is to be available for any Investment account, not just 401K.
- * It is not planned to include this for Banking at this time. The data structures are sufficiently different that at least some of the code would need to be done differently.
- * Dale suggested using 'Unique' rather than 'Not the Same' to indicate the that the proposed transactions do not really correspond.
- * Tom suggested displaying the total value of the match.
- * Clarified that we'll display the first matching combination we find. The algorithm is biased towards finding matches closer to the date of the downloaded transaction(s) first.
- * Agreed that if the suggested matching is not correct, i.e. 'Unique', we would not attempt to find another match. To try to find another would add a great deal more complexity.
- * Clarified that when the user indicated the transaction was 'Unique', it would subsequently appear in Compare to Register as New (or perhaps NearMatch).
- * Agreed that we could and should limit the number of register entries we examine to 4 or 5. Any more might cause performance and resource problems. If we have more, we probably aren't in the situation this was designed for anyway.
- * Decided that a "window" of 4 days for looking for matches is the right length. Any longer and we increase the risk of misidentifying.
- * Dave to discuss with Vicki King re usability.

 The proposal as sent out earlier:

Attached are a couple of screenshots to give a hint of what we can do.

* C2RSplit.bmp: The Compare to Register process can identify cash transactions that appear to need to be grouped together. Instead of displaying "Match" or "NearMatch" they say "SplitMatch". (I'm open to suggestions for a better term).

* Adjust.bmp: If the user clicks in the C2R pane on a split match transaction, or presses the Accept button for one, a dialog that looks something like this (but hopefully better) appears. It indicates which transaction(s) from the download appear to correspond with which transaction(s) in the register. The user can Accept this, which marks all the downloaded transactions as Accepted and the register transactions as 'c'; indicate that they don't correspond, which changes them to "New"; or cancel out to go to the register to add or change existing transactions.

In answer to a question from last week, it should not be difficult to handle the possible many-to-many correspondence between register entries and qel entries. Much of the needed structure is already there. This is simpler (and performance is better) if we limit the number of register entries involved in the match to some reasonable number (4 or 5?).

401(k) View Detail View Portfolio				How Do I	
Date	Action	Security (Opt.)	Memo	Amount	Ctr Cash Bal
10/9/98	MiscInc	Security (Opt.)		300.00	300.00
	Enter	Memo 1 as entered by user			
		Form			
10/23/98	XIn	Memo 2 as entered by user		100.00	400.00
		[Checking]			
3/12/99		Memo 3 as entered by user		200.00	600.00

Match Multiple Downloaded Transactions

Quicken has found two or more transactions from your brokerage that appear to match transactions recorded in Quicken. Would you like to accept this match or keep the Quicken transaction and enter the downloaded transactions as new transactions?

Downloaded from Charles Schwab & Co., Inc.:

10/9/98	XIn	\$200.00	Memo only: No name field provided
10/9/98	XIn	\$100.00	Name field provided by FI / Memo if provided by FI

Existing in Quicken:

10/9/98	\$300.00	Entertainment	Memo 1 as entered by user
---------	----------	---------------	---------------------------

Match Total: \$300.00

Buttons: Accept, New, Cancel, Help

0 of 3 items Accepted

Amount	Accept
100.00	Accept All
200.00	Delete
300.00	Help
	Done

Exhibit C

401K Account: Investment

401(k) View		Detail View	Portfolio	How Do I	
Date	Action	Description		Amount	Clr Cash Bal
10/9/98	MiscInc		Xfer Acct	300.00	300.00
		Memo 1 as entered by user			
10/23/98	XIn		Entertainment	100.00	400.00
		Memo 2 as entered by user	[Checking]		
10/23/98	XIn			700.00	600.00
		Memo 3 as entered by user			
	Enter	Edit Form			

Match a Single Downloaded Transaction

Quicken has found a single transaction from your brokerage that appears to match two or more transactions recorded in Quicken. Would you like to accept this match or keep the Quicken transactions and enter the downloaded transaction as new transactions?

Downloaded from Charles Schwab & Co., Inc.:
10/23/98 MiscInc \$300.00 Name field only: No memo provi

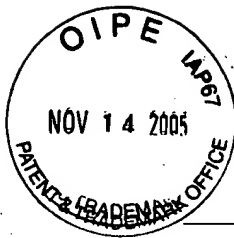
Existing in Quicken:
10/23/98 \$200.00 Memo 3 as entered by user
10/23/98 \$100.00 Memo 2 as entered by user

Match Total: \$300.00

0 of 3 items Accepted

Amount	<input type="button" value="Accept"/>
100.00	<input type="button" value="Accept All"/>
200.00	<input type="button" value="Delete"/>
300.00	<input type="button" value="Help"/>
	<input type="button" value="Done"/>

Exhibit D



FENWICK & WEST LLP
A LIMITED LIABILITY PARTNERSHIP

TWO PALO ALTO SQUARE | PALO ALTO, CA 94306
TEL 650.494.0600 | FAX 650.494.1417 | www.fenwick.com

March 21, 2000

Via Federal Express 8183 0195 7789

David Larsen
Intuit Inc.
2550 Garcia Avenue
Mountain View, CA 94043

Re: Draft Patent Application for "Reconciling Combinations of Transactions"
Our Case # 4760

Dear David:

Enclosed is the latest version of the above-referenced application for your review. If this application is technically accurate and complete, kindly execute the enclosed filing documents.

DECLARATION:

Please review the Declaration and, if the information is correct, date and sign the Declaration below your name where indicated.

ASSIGNMENT:

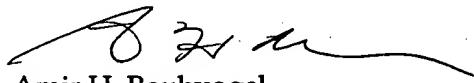
After signing the Declaration, please review the Assignment and, if the information is correct, date and sign above your name where indicated. Notarization of this document is preferred but not required.

Note that there are two date columns on the assignment. In the first date column, you should write the date on which you signed the Assignment. In the second (far right) date column, you should write the date on which you signed the Declaration. You should sign the Assignment only after signing the Declaration.

Please return the signed documents and the specification, including claims, abstract and drawings, to me in the enclosed return Federal Express envelope, as soon as possible to ensure timely filing.

Please contact me at (650) 858-7276 if you have any questions or comments regarding this or other matters.

Sincerely,
FENWICK & WEST LLP


Amir H. Raubvogel

AHR/clm
Enclosures

cc: Kevin Guthrie (w/-application and drawings only)

16319/04760/DOCS/1016165.1

Exhibit E

**This Page is Inserted by IFW Indexing and Scanning
Operations and is not part of the Official Record**

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- ☐ **BLACK BORDERS**
- ☐ **IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- ☐ **FADED TEXT OR DRAWING**
- ☐ **BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- ☐ **SKEWED/SLANTED IMAGES**
- ☐ **COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- ☐ **GRAY SCALE DOCUMENTS**
- ☒ **LINES OR MARKS ON ORIGINAL DOCUMENT**
- ☐ **REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- ☐ **OTHER:** _____

IMAGES ARE BEST AVAILABLE COPY.

As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.